



UIB

UIB Food & Beverage



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ABOUT US

At United Insurance Brokers, we specialise in providing a broad range of cargo insurance and reinsurance solutions, tailored to meet the diverse needs of clients.

In a constantly evolving cargo sector, marked by rapid technological advancements, emerging risks, and new challenges, it is critical to have an experienced broker at your side. Our team's 35+ years of industry expertise, along with deep-rooted partnerships, ensures we have the knowledge and confidence to address the unique complexities of the cargo industry.

DESIGNED FOR

- Importers/Commodity Traders
- Producers/Processors
- Ingredient Suppliers
- Cold Chain & Temperature Controlled Business
- Wholesalers/Distributors
- Packers/Exporters

FACILITY HIGHLIGHTS

- 100% A-rated security from Lloyd's of London and Company Markets
- Policy Types: Cargo, Stock Throughput, Inland Stock Throughput, Excess Stock
- Coverage Limit: Up to USD 50,000,000
- Minimum Premium: USD 20,000
- Separate aggregated coverage for Earthquake, Flood, and Windstorm

Your trusted partner for navigating the complexities of the cargo industry, offering tailored insurance solutions that protect your valuable interests. Reach out to our expert team today!

KEY ENHANCEMENT

Full Spoilage, Deterioration & Contamination:

All risks of physical loss or damage to the subject-matter insured, from any external cause, and extended to include spoilage, deterioration and/or contamination howsoever arising during the currency of the insurance.

OPTIONAL ENHANCEMENTS

- **Government Actions:** extended to include rejection and rejection expenses subject to sub-limit.
- **Third Party Manufacturing Charges:** Extended to include increased cost of manufacture following a third party location being unable to continue operations, subject to sub-limit.

EXAMPLES OF INTERESTS INSURED

- **Processed Products:** Ready meals, snacks, confectionaries, bakery goods, desserts, sauces, condiments, tinned and jarred goods.
- **Ingredients:** Flour, sugar, spices, herbs, oils, fats, extracts, syrups, sweeteners, additives.
- **Dairy:** Milk, cream, butter, cheese, yoghurt, powdered, ice cream
- **Seafood (Fresh & Frozen):** Salmon, tuna, cod, sea bass, shrimp, lobster (including live), crab, oysters, mussels, squid, octopus
- **Meat (Fresh & Frozen):** Beef, pork, chicken, lamb, venison, rabbit, bison, and deli meats
- **Beverages:** Soft drinks, juice drinks, dairy-based drinks, energy drinks, and alcohol

KEY CONTACTS



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NEED HIGHER POLICY LIMITS?

Contact our team to discuss an **Excess Stock layer** above the primary USD 50,000,000 limit.

About UIB

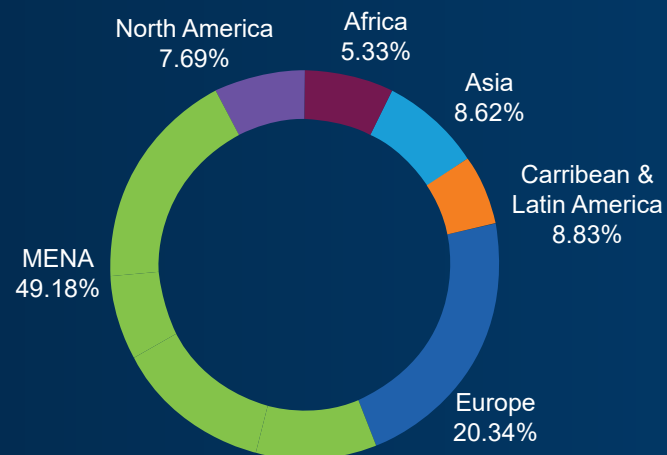
INTRODUCTION

As a specialist in complex risks, UIB* works with clients, producers and (re)insurers to develop solutions through tailored placement strategies accessing international markets whether industry or region focused through our network of UIB Group offices and placement hubs. As a multicultural, multilingual global broker with access to a team in excess of 500 people across the group embracing over 30 nationalities, UIB prides itself in communicating with its clients in their preferred language.

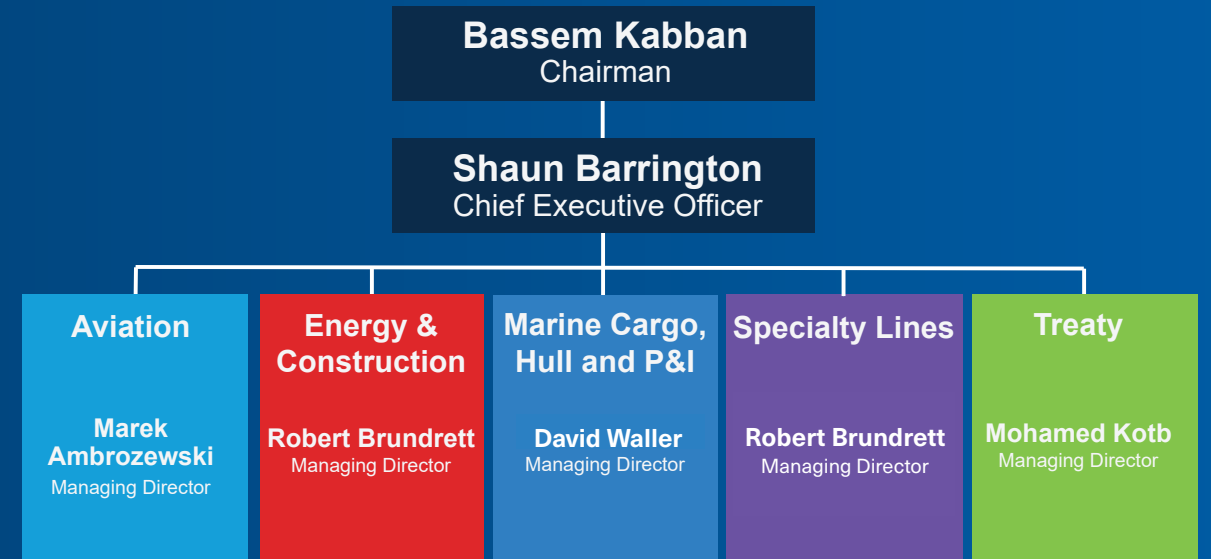
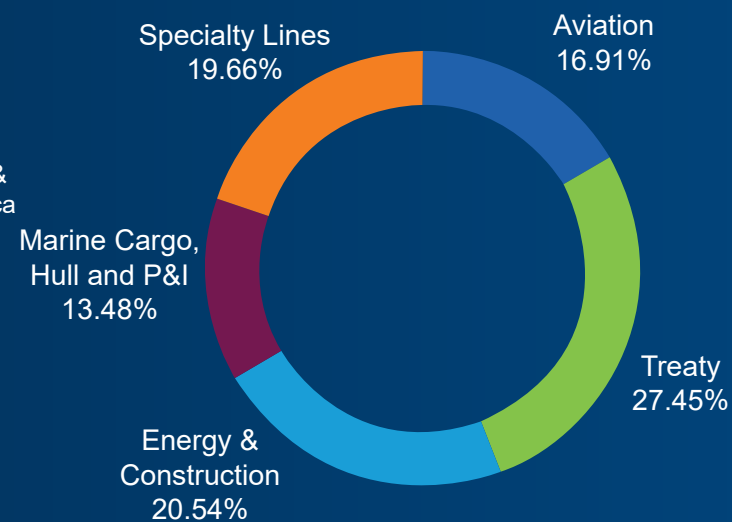
Our UIB Group locations:



UIB 2024 GEOGRAPHICAL BUSINESS SPREAD



UIB 2024 SPLIT OF BUSINESS BY CLASS



UIB'S OFFERING



*In this document, references to UIB are to United Insurance Brokers Limited ("UIBL").
References to UIB Group are to the UIB group of companies which includes UIBL

UIB Group

The UIB Group can access many insurance markets around the world, including the renowned **Lloyd's** market through its UK member and Lloyd's broker, United Insurance Brokers Limited.

Established in **1987** following an MBO of Marsh McLennan Middle East, our initial footprint was MENA, Europe and Japan concentrating on energy-related risks.

Today, we have c.**500 professionals** in **18 offices** across **16 countries** offering insurance solutions for all industry sectors across the globe.

The UIB Group places in excess of **\$2bn Premiums** annually and we are renowned as specialists in complex risks.

The UIB Group's ethos is one based on close client relationships offering a comprehensive professional, yet personal service and always acting in a client's best interest.



United Insurance Brokers Ltd

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United Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority, firm reference number 307812.
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